

Certificate Number: 17082-PAM-DE-037843015
Bankruptcy Case Number: 23-02287



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 11, 2023, at 4:38 o'clock PM MST, LAURA A LLOYD completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 11, 2023 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director